

Loan Product Advisor® Feedback Message Updates

September 2023



Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
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Single-Wide Manufactured Home

Effective September 11, 2023

New Messages

PUR0404	N/A	A single-wide manufactured home mortgage must be secured by a primary residence.	Feedback Certificate	New message to alert user that the subject property must be primary residence.
PUR0405	N/A	A single-wide manufactured home mortgage must be a purchase or no cash-out refinance.	Feedback Certificate	New message to alert user that the loan purpose must be purchase or no cash out refinance.
PUR0406	N/A	A single-wide manufactured home mortgage must be Loan Product Advisor Accept.	Feedback Certificate	New message to alert user that an LPA accept is required for the loan to be eligible for delivery.

Revised Message

DQC0657	Review for accuracy: Manufactured Home Width Type was not submitted and has been defaulted to Multi-Wide. If this value is not accurate, update the field with the correct value and resubmit.	Review for accuracy: Manufactured Home Width Type (ManufacturedHomeWidthType) was not provided and has been defaulted to single-wide. If this value is not accurate, update the field with the correct value and resubmit.	Feedback Certificate	Revised message to alert user that the width type wasn't provided and has been defaulted to " single-wide. " Previously this default was "multi-wide".
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Retired Message

PUR0263	The mortgage is secured by a single-wide Manufactured Home in a location other than a Planned Unit Development or a Condominium Project and is eligible for sale only under Seller-negotiated terms of business.	N/A	Feedback Certificate	Message has been retired.
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Title Seasoning Requirement for Cash-out Refinance Mortgages Secured by a Manufactured Home

Effective September 15, 2023

New Messages

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Message Code	Original or Existing Message Text <i>(if applicable)</i>	New Message Text	Feedback Certificate, Error Page	Purpose
FGM0154	N/A	For a cash-out refinance using the proceeds to pay off a First Lien mortgage, obtain documentation, such as the credit report or title commitment, showing the note date of the first lien mortgage is at least 12 months before the note date of the cash-out mortgage. If the purpose of the cash-out refinance is to convert the separately owned land and the manufactured home into real property, seasoning requirements do not apply.	Feedback Certificate	New informational message to inform user of the updated title seasoning requirement.

Updated: 09/12/2023